


AMENDMENTS


IN THE SPECIFICATION:

Please amend the abstract on page 12 as follows:

 A tax refund system is disclosed in which in exchange for a taxpayer assigning all or a portion of his or her tax refund, a participating provider provides to the taxpayer a spending vehicle with buying power at participating outlets. Tax return data for an individual's tax return is processed by the IRS. A taxpayer consents to using a portion of the tax return data to acquire a spending vehicle from a financial institution of the taxpayer's choosing. Using a portion of the tax return data, the IRS arranges to electronically transfer an amount related to the taxpayer's refund to an account at the financial institution selected by the taxpayer. A taxpayer then receives a spending vehicle such as a credit, debit, or cash card, spending account, coupon, discount, or rebate from a financial institution or other spending vehicle provider such as a retailer, service provider, wholesaler, distributor, or entertainment entity.

IN THE CLAIMS:

Please amend the claims as follows:

-  1. (Amended) A tax refund system, comprising:
- electronic tax return data for a taxpayer, said tax return data comprising a tax refund amount;
 - an assignment of at least a portion of said tax refund amount to a spending vehicle provider;

an account for accepting an electronic transfer of said at least a portion of said tax refund amount, said account established in accordance with said assignment; and

a spending vehicle issued on behalf of said taxpayer in an amount related to said at least a portion of said tax refund amount.

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2. (Amended) The system of claim 1, wherein said spending vehicle consists of one of the following: a credit card, debit card, gift card, cash card, checking card, checking account, coupon, voucher, rebate certificate, discount, discount certificate, spending account, electronic spending account, and e-wallet.

3. (Amended) The system of claim 1, wherein said spending vehicle provider consists of one of the following: a government entity, product retailer, wholesaler, distributor, manufacturer, service provider, publisher, travel entity, entertainment entity, financial institution, insurance institution, brokerage institution, global computer network and online business, publisher, and a consortium of companies.

Sub E1

4. (Amended) The system of claim 1 wherein said account is a financial institution account for initially receiving said taxpayer refund amount.

5. (Amended) The system of claim 1 wherein said electronic tax return data is obtained from a tax return preparation company.

6. (Amended) The system of claim 5 wherein said tax preparation company takes a tax preparation service payment from said tax refund amount.

7. (Amended) The system of claim 1, wherein said electronic tax return data is obtained from one of the groups consisting of a federal taxing authority, state taxing authority, and local taxing authority.

8. (Amended) The system of claim 1, wherein said electronic tax return data is from an electronic form.

9. (Amended) The system of claim 1, wherein said electronic tax return data is entered telephonically.

10. (Amended). The system of claim 1, wherein said tax refund amount indicated by said electronic tax return data for said taxpayer is issued by a taxing authority.

11. (Amended) A method of providing a tax refund amount to a taxpayer, comprising:
obtaining electronic tax return data, said tax return data comprising a tax refund amount;
assigning at least a portion of said tax refund amount to a third party;
transferring said at least a portion of said tax refund amount to an account for said third party; and
providing a spending vehicle to said taxpayer in an amount related to the tax refund amount assigned to said third party.

12. (Amended) The method of claim 11, wherein said spending vehicle consists of one of the following: a credit card, debit card, checking card, electronic account, coupon, voucher, rebate certificate and store account.

17. (Amended) The method of claim 11, wherein said tax return data is obtained from an Internal Revenue Service form.

18. (Amended) The method of claim 11, wherein said tax return data is obtained with the assistance of a tax return preparer.